

Analysis Date: June 10, 2020

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Jul 2020	748.01	1,842.04	Starting Balance	0.00	6,866.81
Aug 2020	748.01	5,024.77	Hazard	(1,094.03)	5,772.78
Sep 2020	748.01		School Tax	(5,370.79)	1,496.02
Oct 2020	748.01			(4,622.78)	2,244.03
Nov 2020	748.01			(3,874.77)	2,992.04
Dec 2020	748.01			(3,126.76)	3,740.05
Jan 2021	748.01			(2,378.75)	4,488.06
Feb 2021	748.01			(1,630.74)	5,236.07
Mar 2021	748.01	942.15	Town Tax	(882.73)	5,984.08
Apr 2021	748.01	1,167.17	County Tax	(1,076.87)	5,789.94
May 2021	748.01			(1,496.03)	5,370.78
Jun 2021	748.01			(748.02)	6,118.79
	<u>748.01</u>			(0.01)	6,866.80
	\$8,976.12	\$8,976.13			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (0.00). Your starting balance (escrow balance required) according to this analysis should be \$6,866.81. This means you have a shortage of 6,866.81. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing. We anticipate the total of your coming year bills to be 8,976.13. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$748.01
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$748.01</u>

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

APPENDIX



Detach Here



Shellpoint Mortgage Servicing
PO Box 10826

Greenville, SC 29603 0826
(800) 365-7107

Escrow Shortage Reply (This is not a bill)

Loan Number: [REDACTED]

Full Shortage Amount: \$6,866.81

Payment Amount: \$ _____

Your escrow shortage has been spread over 0 months, resulting in an additional increase in your monthly payment in the amount of 0.00.

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit www.ShellpointMtg.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left

